



**VETERANS BENEFITS TIMETABLE**  
**Information for Veterans Recently Separated from Active Military Service**

BENEFITS AND SERVICES		TIME LIMIT	WHERE TO APPLY
<b>Disability Compensation:</b> VA pays monthly compensation to veterans for disabilities incurred or aggravated during military service. This benefit is not subject to Federal or State income tax. Entitlement is established from the date of separation if the claim is filed within one year from separation. Generally, military retirement pay is reduced by any VA compensation received. Income from Special Separation Benefits (SSB) and Voluntary Separation Incentives (VSI) affects the amount of VA compensation paid.		None	Any VA office or call 1-800-827-1000 or file at <a href="http://www.va.gov">www.va.gov</a>
<b>Disability Pension:</b> This income-based benefit is paid to veterans with honorable war-time service who are permanently and totally disabled due to nonservice-connected disabilities or who are 65 or older.		None	
<b>Medical:</b> VA provides a wide range of health care services to veterans including treatment for military sexual trauma, and for conditions possibly related to exposure to Agent Orange, ionizing radiation, and other environmental hazards in the Persian Gulf. Generally, veterans must be enrolled in VA's Health Care System to receive care.		None	Any VA medical facility or call 1-877-222-8387 or file at <a href="http://www.va.gov">www.va.gov</a>
<b>Combat Veterans:</b> VA provides free health care for veterans who served in a theater of combat operations after November 11, 1998, for any illness possibly related to their service in that theater.	If discharged from active duty on or after January 28, 2003	Five years from date of discharge from active duty	
	If discharged from active duty before January 28, 2003, and were not enrolled as of January 28, 2008	Until January 27, 2011	
<b>Dental:</b> Veterans may receive one-time dental treatment if they were not provided treatment within 90 days before separation from active duty. The time limit does not apply to veterans with dental conditions resulting from service-connected wounds or injuries.		180 days from separation	
<b>Education and Training:</b>  Up to 36 months of benefits for:	<b>Montgomery GI Bill - Active Duty (Chapter 30)</b>	10 years from release from last period of active duty. Limited extensions available.	Any VA office or call 1-888-GIBILL-1 (1-888-442-4551) or file at <a href="http://www.gibill.va.gov">www.gibill.va.gov</a>
	<b>OR</b> <b>Post- 9/11 GI Bill (Chapter 33)</b>	15 years from last discharge or separation. Limited extensions available.	
	<b>OR</b> <b>Montgomery GI Bill - Selected Reserve (Chapter - 1606)</b>	14 years from the date of eligibility for the program, or until released from the Selected Reserve or National Guard, whichever occurs first. Some extensions available if activated.	
	<b>OR</b> <b>Reserve Educational Assistance Program (REAP/Chapter 1607)</b>	No time limit as long as individual remains in the same level of the Ready Reserve from which called to active duty. There are exceptions for discharge due to disability or transfer from the IRR to the Selected Reserve. REAP participants who separated from the Selected Reserve after completing their service contract under other than dishonorable conditions are now eligible for REAP benefits for 10 years after they are separated from the Selected Reserve.	
<b>Vocational Rehabilitation and Employment:</b> VA helps veterans with service-connected disabilities prepare for, find and keep suitable employment. For veterans with serious service-connected disabilities, VA also offers services to improve their ability to live as independently as possible. Some of the services offered are: job search, vocational evaluation, career exploration, vocational training, education training and rehabilitation service.		Generally 12 years from VA notice to veteran of at least a 10 percent disability rating.	Any VA office or call 1-800-827-1000 or file at <a href="http://www.va.gov">www.va.gov</a>
<b>Home Loan:</b> Veterans with qualifying service are eligible for VA home loan services including guaranteed loans for the purchase of a home, manufactured home, manufactured home and lot, certain types of condominiums, or to build, repair, and improve homes. Certain disabled veterans can receive grants to have their homes specially adapted to their needs. Native Americans living on Trust Land may qualify for a direct home loan.		None	Any VA office or call 1-800-827-1000



# **VETERANS BENEFITS TIMETABLE (Continued)**

<b>BENEFITS AND SERVICES</b>		<b>TIME LIMIT</b>	<b>WHERE TO APPLY</b>
<b>Life Insurance:</b>	<b>SGLI (Servicemembers' Group Life Insurance)</b> is low-cost life insurance for servicemembers and reservists. It is available in \$50,000 increments up to a maximum of \$400,000. SGLI coverage begins when the servicemember enters service or changes duty status.	Coverage continues for 120 days from date of separation, or up to one year if totally disabled at the time of separation from service.	VA Insurance Center or call 1-800-419-1473
	<b>Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI)</b> is a traumatic injury protection rider under Servicemembers' Group Life Insurance (SGLI) that provides for payment to any member of the uniformed services covered by SGLI who sustains a traumatic injury that results in certain severe losses. TSGLI is retroactive for members who sustain a qualifying loss as a direct result of injuries incurred on or after October 7, 2001, through November 30, 2005, in Operation Enduring Freedom or Operation Iraqi Freedom, regardless of whether they had SGLI coverage. TSGLI pays a benefit of between \$25,000 and \$100,000 depending on the loss directly resulting from the traumatic injury. In order for a veteran to qualify for a TSGLI payment, they must have incurred a qualifying loss as a result of a traumatic event that occurred while they were in the service.	Coverage continues through midnight of the date of discharge, but member/veteran generally has up to two years from the date of the loss to apply for payment.	
	<b>VGLI (Veterans' Group Life Insurance)</b> is lifetime renewable term life insurance for veterans. It is available in increments of \$10,000 up to \$400,000 but cannot exceed the amount of SGLI coverage in force at the time of the servicemember's separation from service. Premiums are age-based.	Must apply within 120 days of separation, or 1 year and 120 days if proof of good health is provided. Those on the 2-year disability extension are automatically converted to VGLI at the end of the 2-year period.	
	<b>FGLI (Family Group Life Insurance)</b> is life insurance that provides automatic coverage to the spouse and children of servicemembers insured under SGLI. Spousal coverage is available up to a maximum of \$100,000, but may not exceed the servicemember's coverage amount. Premiums for spousal coverage are age based. Dependent children are automatically covered for \$10,000 for which there is no cost.	Coverage terminates 120 days after servicemember is released from service. Spouse may convert to a commercial policy.	
	<b>SDVI (Service-Disabled Veterans' Insurance)</b> also called "RH" insurance, is life insurance for service-connected disabled veterans. The basic coverage is \$10,000. A \$20,000 supplemental policy is available if premium payments for the basic policy are waived due to total disability.	For basic, must apply within two years from date of notification of service-connected disability. For supplemental, must apply within one year of approval of waiver of premiums.	VA Insurance Center or call 1-800-669-8477
	<b>VMLI (Veterans' Mortgage Life Insurance)</b> is mortgage protection insurance available to those severely disabled veterans who have received grants for Specially-Adapted Housing from VA. Maximum coverage of \$90,000.	Must apply before age 70.	
<b>Reemployment:</b> The Department of Labor's web site <a href="http://www.dol.gov">www.dol.gov</a> contains information on employment and reemployment rights of members of the uniformed services.		For military service over 180 days, must apply for reemployment with employer within 90 days from separation. Shorter periods to apply if service is less than 180 days.	Former employer
<b>Unemployment Compensation:</b> The unemployment compensation for ex-servicemembers program is administered by the States as agents of the Federal government. The Department of Labor's web site <a href="http://www.dol.gov">www.dol.gov</a> contains links for each State's benefits, including the District of Columbia and Puerto Rico.		Limited time	State Employment Office (bring your DD-214)

FOR ADDITIONAL INFORMATION VISIT THE VA WEB SITE AT [WWW.VA.GOV](http://WWW.VA.GOV)

## **PROTECT YOUR IDENTITY**

Your DD-214, *Certificate of Release or Discharge from Active Duty*, contains personal information. Keep it in a safe place. Protect yourself from identity theft. If you decide to file your DD-214 at a public records facility such as a court house or vital statistics agency, you may want to inquire about the level of security in place to limit public access to your document.